

Fill in this information to identify your case:

Debtor 1	Lawrence Lee Adams		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Ohio			
Case number	3:22-bk-30996 (If known)		

FILED

2022 AUG -5 AM 10:16

U.S. BANKRUPTCY COURT  
CLERK'S OFFICE  
COLUMBUS, OHIO  
U.S. DISTRICT COURT

Check if this is an  
amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

#### Part 1: Summarize Your Assets

	Your assets	
	Value of what you own	
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B .....	\$ 155,000.00	
1b. Copy line 62, Total personal property, from Schedule A/B .....	\$ 35,050.00	
1c. Copy line 63, Total of all property on Schedule A/B .....	\$ 190,050.00	

#### Part 2: Summarize Your Liabilities

	Your liabilities	
	Amount you owe	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D .....	\$ 231,156.27	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F .....	\$ 0.00	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F .....	+ \$ 20,819.32	
	<b>Your total liabilities</b>	<b>\$ 251,975.59</b>

#### Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	\$ 7,353.98
Copy your combined monthly income from line 12 of Schedule I .....	
5. Schedule J: Your Expenses (Official Form 106J)	\$ 6,613.07
Copy your monthly expenses from line 22c of Schedule J .....	

**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

**7. What kind of debt do you have?**

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.\$ 7,353.98**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F.****Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>0.00</u>
<b>9g. Total.</b> Add lines 9a through 9f.	<u><b>0.00</b></u>

Fill in this information to identify your case:

Debtor	Lawrence Lee Adams		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Ohio			
Case number (if known)	3:22-bk-30996		

FILED

1022 AUG -5 AM 10:11



Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1 One Main Financial

Name  
11260 Chester Road, Suite #160  
Number Street  
Cincinnati OH 45246  
City State ZIP Code

Vehicle: 2011 Chrysler, Town & Country

2.2 Credit Acceptance Corp.

Name  
P.O. Box 513  
Number Street  
Southfield MI 48037  
City State ZIP Code

Vehicle: 2011 Toyota, Prius

2.3

Name  
Number Street  
City State ZIP Code

2.4

Name  
Number Street  
City State ZIP Code

2.5

Name  
Number Street  
City State ZIP Code



**For Debtor 1**      **For Debtor 2 or  
non-filing spouse**Copy line 4 here..... ➔ 4. \$ 500.00 \$ 0.00**5. List all payroll deductions:**

5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>0.00</u>	\$ <u>0.00</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
5e. Insurance	5e. \$ <u>0.00</u>	\$ <u>0.00</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>0.00</u>
5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ <u>0.00</u>

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 0.00 \$ 0.007. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 0.00 \$ 0.00**8. List all other income regularly received:**

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ 0.00

8b. Interest and dividends

8b. \$ 0.00 \$ 0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ 0.00

8d. Unemployment compensation

8d. \$ 0.00 \$ 0.00

8e. Social Security

8e. \$ 0.00 \$ 0.00

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0.00 \$ 0.00

8g. Pension or retirement income

8g. \$ 0.00 \$ 0.008h. Other monthly income. Specify: Creative Arts Minister8h. + \$ 6,853.98 + \$ \_\_\_\_\_

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 6,853.98 \$ \_\_\_\_\_

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 7,353.98 + \$ 0.00 = \$ 7,353.98

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. + \$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12.

\$ 7,353.98Combined  
monthly income

13. Do you expect an increase or decrease within the year after you file this form?

 No. Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Lawrence Lee Adams</b>	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: <b>Southern District of Ohio</b>		
Case number (if known)	<b>3:22-bk-30996</b>	

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:  
MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

- Employed  
 Not employed

- Employed  
 Not employed

Occupation

Creative Arts Minister

Employer's name

Southwest Church

Employer's address

150 Remick Blvd.

Number Street

Number Street

Springboro OH 45066

City State ZIP Code

City State ZIP Code

How long employed there? 13 years

13 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>6,853.98</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. + \$ <u>0.00</u>	+ \$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>6,853.98</u>	\$ <u>0.00</u>

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
<b>Copy line 4 here.....</b>	→ 4. \$ <u>6,853.98</u>	\$ <u>0.00</u>

**5. List all payroll deductions:**

<b>5a. Tax, Medicare, and Social Security deductions</b>	5a. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5b. Mandatory contributions for retirement plans</b>	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5c. Voluntary contributions for retirement plans</b>	5c. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5d. Required repayments of retirement fund loans</b>	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5e. Insurance</b>	5e. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5f. Domestic support obligations</b>	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5g. Union dues</b>	5g. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5h. Other deductions. Specify: _____</b>	5h. + \$ <u>0.00</u>	+ \$ <u>0.00</u>
<b>6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.</b>	6. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>7. Calculate total monthly take-home pay. Subtract line 6 from line 4.</b>	7. \$ <u>6,853.98</u>	\$ <u>0.00</u>

**8. List all other income regularly received:**

<b>8a. Net income from rental property and from operating a business, profession, or farm</b>  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8b. Interest and dividends</b>	8b. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive</b>  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8d. Unemployment compensation</b>	8d. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8e. Social Security</b>	8e. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8f. Other government assistance that you regularly receive</b>  Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8g. Pension or retirement income</b>	8g. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8h. Other monthly income. Specify: <u>Sound Editor - Self employed</u></b>	8h. + \$ <u>500.00</u>	+\$ <u>0.00</u>
<b>9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.</b>	9. \$ <u>500.00</u>	\$ <u>0.00</u>
<b>10. Calculate monthly income. Add line 7 + line 9.</b> Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>7,353.98</u>	+ \$ <u>0.00</u> = \$ <u>7,353.98</u>

**11. State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_ 11. + \$ 0.00

**12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.**

Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12.

\$ 7,353.98

Combined monthly income

**13. Do you expect an increase or decrease within the year after you file this form?**

No.

Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Lawrence Lee Adams</b>	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
Last Name		
United States Bankruptcy Court for the: <b>Southern District of Ohio</b>		
Case number <b>3:22-bk-30996</b> (if known)		

FILED

Check if this is:

- An amended filing *2022 AUG 15 AM 10:13*  
 A supplement showing postpetition chapter 13 expenses as of the following date:  
*2022 AUG 15*

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

19

No  
 Yes

Son

17

No  
 Yes

Son

13

No  
 Yes

Son

9

No  
 Yes

Son

7

No  
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 1,607.07

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$ \_\_\_\_\_  
4b. \$ \_\_\_\_\_  
4c. \$ \_\_\_\_\_  
4d. \$ \_\_\_\_\_

**5. Additional mortgage payments for your residence**, such as home equity loans

<b>Your expenses</b>	
5.	\$ <b>0.00</b>

**6. Utilities:**

6a.	\$ <b>400.00</b>
6b.	\$ <b>40.00</b>
6c.	\$ <b>500.00</b>
6d.	\$ <b>0.00</b>

7.	\$ <b>1,000.00</b>
----	--------------------

8.	\$ <b>65.00</b>
----	-----------------

9.	\$ <b>50.00</b>
----	-----------------

10.	\$ <b>100.00</b>
-----	------------------

11.	\$ <b>275.00</b>
-----	------------------

12.	\$ <b>625.00</b>
-----	------------------

13.	\$ <b>150.00</b>
-----	------------------

14.	\$ <b>125.00</b>
-----	------------------

**7. Food and housekeeping supplies****8. Childcare and children's education costs****9. Clothing, laundry, and dry cleaning****10. Personal care products and services****11. Medical and dental expenses****12. Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

**13. Entertainment, clubs, recreation, newspapers, magazines, and books****14. Charitable contributions and religious donations****15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a.	\$ <b>0.00</b>
15b.	\$ <b>460.00</b>
15c.	\$ <b>425.00</b>
15d.	\$ <b>0.00</b>

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

16.	\$ <b>0.00</b>
-----	----------------

**17. Installment or lease payments:**

17a.	\$ <b>425.00</b>
17b.	\$ <b>366.00</b>
17c.	\$ <b>0.00</b>
17d.	\$ <b>0.00</b>

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18.	\$ <b>0.00</b>
-----	----------------

**19. Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

19.	\$ <b>0.00</b>
-----	----------------

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a.	\$ <b>0.00</b>
20b.	\$ <b>0.00</b>
20c.	\$ <b>0.00</b>
20d.	\$ <b>0.00</b>
20e.	\$ <b>0.00</b>

21. Other. Specify: \_\_\_\_\_ +\$ 0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

22a. \$ 6,613.07  
 22b. \$ 0.00  
 22c. \$ 6,613.07

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 7,353.98

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 6,613.07

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ 740.91

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here: Under terms of Note the monthly payment is \$1,244.78. I pay Cincinnati Capital Holdings (CCC) \$1,607 per month which covers property tax and homeowners' insurance. There is no requirement in Note for me to pay the taxes or insurance through CCC. CCC charges \$220.55 for property taxes, and \$216.86 for home insurance. Property taxes in 2022 are \$1,744.44 (\$143.75 per month). Average homeowners policies range from \$165 to \$180 per month.

Fill in this information to identify your case:

2022 AUG -5 AM 10:13  
FILED  
CLERK'S OFFICE  
U.S. BANKRUPTCY COURT  
CITY OF CINCINNATI  
OHIO

Debtor 1	<b>Lawrence Lee Adams</b>	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: <b>Southern District of Ohio</b>		
Case number (If known)	<b>3:22-bk-30996</b>	

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

##### 1. What is your current marital status?

- Married  
 Not married

##### 2. During the last 3 years, have you lived anywhere other than where you live now?

- No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1    Debtor 2:  
lived there

Dates Debtor 2  
lived there

Same as Debtor 1

Same as Debtor 1

Number   Street  
\_\_\_\_\_  
\_\_\_\_\_

From \_\_\_\_\_  
To \_\_\_\_\_

Number   Street  
\_\_\_\_\_  
\_\_\_\_\_

From \_\_\_\_\_  
To \_\_\_\_\_

City              State   ZIP Code

City              State   ZIP Code

Same as Debtor 1

Number   Street  
\_\_\_\_\_  
\_\_\_\_\_

From \_\_\_\_\_  
To \_\_\_\_\_

Number   Street  
\_\_\_\_\_  
\_\_\_\_\_

From \_\_\_\_\_  
To \_\_\_\_\_

City              State   ZIP Code

City              State   ZIP Code

##### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2: Explain the Sources of Your Income

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

Debtor 1	Debtor 2		
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>			
<input type="checkbox"/> Wages, commissions, bonuses, tips	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$ _____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
<b>For last calendar year:</b> (January 1 to December 31, _____) YYYY			
<input type="checkbox"/> Wages, commissions, bonuses, tips	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$ _____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
<b>For the calendar year before that:</b> (January 1 to December 31, _____) YYYY			
<input type="checkbox"/> Wages, commissions, bonuses, tips	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$ _____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed on line 4.

No

Yes. Fill in the details.

Debtor 1	Debtor 2		
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>			
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
<b>For last calendar year:</b> (January 1 to December 31, _____) YYYY			
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
<b>For the calendar year before that:</b> (January 1 to December 31, _____) YYYY			
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Number Street	_____	_____	
City State ZIP Code	_____	_____	
Creditor's Name	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Number Street	_____	_____	
City State ZIP Code	_____	_____	
Creditor's Name	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Number Street	_____	_____	
City State ZIP Code	_____	_____	

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Number Street		\$	\$	
City State ZIP Code		\$	\$	
Number Street		\$	\$	
City State ZIP Code		\$	\$	

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Number Street		\$	\$	
City State ZIP Code		\$	\$	
Number Street		\$	\$	
City State ZIP Code		\$	\$	

#### **Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Case title	Nature of the case	Court or agency	Status of the case
<u>CINCINNATI CAPITAL HOLDINGS v. ADAMS et al</u>	Judicial Foreclosure - Breach of Contract	<u>Court of Common Pleas - Warren</u>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number	<u>22CV095232</u>	Number      Street	
		City      State      ZIP Code	
Case title	Jefferson Capitol Systems	Collections - Breach of Contract	
vs. Lawrence L. Adams			
Case number	<u>20CVF00050</u>	Number      Street	
		City      State      ZIP Code	
Case title	Mason Municipal Court	Court Name	
vs. Lawrence L. Adams		Number      Street	
Case number	<u>5950 S. Mason Montgomery Rd.</u>	City      State      ZIP Code	
Case title	Mason	OH      45040	
vs. Lawrence L. Adams			
Case number			

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

**Check all that apply and fill in the details below.**

No. Go to line 11.

Yes Fill in the information below

<b>Describe the property</b>	<b>Date</b>	<b>Value of the property</b>	
Creditor's Name _____	_____	\$ _____	
Number Street _____	<b>Explain what happened</b>		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.			
City _____	State _____	ZIP Code _____	
<b>Describe the property</b>		<b>Date</b>	<b>Value of the property</b>
Creditor's Name _____		_____	\$ _____
Number Street _____	<b>Explain what happened</b>		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.			
City _____	State _____	ZIP Code _____	

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- No  
 Yes. Fill in the details.

Describe the action the creditor took		Date action was taken	Amount
Creditor's Name			
Number	Street		\$ _____
City	State	ZIP Code	Last 4 digits of account number: XXXX-_____

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- No  
 Yes

#### **Part 5: List Certain Gifts and Contributions**

**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$ _____
			\$ _____
Number Street			

City State ZIP Code

Person's relationship to you \_\_\_\_\_

**Gifts with a total value of more than \$600 per person**

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift

\_\_\_\_\_

\$ \_\_\_\_\_

Number Street

\_\_\_\_\_

\$ \_\_\_\_\_

City State ZIP Code

Person's relationship to you \_\_\_\_\_

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			\$ _____
			\$ _____
Number Street			
City	State	ZIP Code	

#### Part 6: List Certain Losses

**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss <small>Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.</small>	Date of your loss	Value of property lost
			\$ _____

#### Part 7: List Certain Payments or Transfers

**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Number Street			\$ _____
			\$ _____
City	State	ZIP Code	

Email or website address

Person Who Made the Payment, if Not You



	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid			\$ _____
Number Street			\$ _____
City State ZIP Code			
Email or website address			

Person Who Made the Payment, if Not You

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

 No Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid			
Number Street			\$ _____
City State ZIP Code			\$ _____

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

 No Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			
Number Street			
City State ZIP Code			
Person's relationship to you			
Person Who Received Transfer			
Number Street			
City State ZIP Code			
Person's relationship to you			

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

- No  
 Yes. Fill in the details.

**Description and value of the property transferred****Date transfer was made**

Name of trust \_\_\_\_\_

\_\_\_\_\_

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No  
 Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
---------------------------------	-------------------------------	--	---

Name of Financial Institution	XXXX-_____	<input type="checkbox"/> Checking	_____	\$ _____
-------------------------------	------------	-----------------------------------	-------	----------

Number Street		<input type="checkbox"/> Savings	_____	
		<input type="checkbox"/> Money market	_____	
		<input type="checkbox"/> Brokerage	_____	
		<input type="checkbox"/> Other _____		

Name of Financial Institution	XXXX-_____	<input type="checkbox"/> Checking	_____	\$ _____
-------------------------------	------------	-----------------------------------	-------	----------

Number Street		<input type="checkbox"/> Savings	_____	
		<input type="checkbox"/> Money market	_____	
		<input type="checkbox"/> Brokerage	_____	
		<input type="checkbox"/> Other _____		

City State ZIP Code				
---------------------	--	--	--	--

**21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- No  
 Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
----------------------------	-----------------------	-----------------------

Name of Financial Institution	Name _____
-------------------------------	------------

No  
 Yes

Number Street	Number Street _____
---------------	---------------------

City State ZIP Code	
---------------------	--

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?** No Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	Name _____		<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Number Street _____	Number Street _____		
City State ZIP Code City _____ State _____ ZIP Code _____			

**Part 9: Identify Property You Hold or Control for Someone Else****23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.** No Yes. Fill in the details.

	Where is the property?	Describe the property	Value
Owner's Name _____	Number Street _____		\$ _____
Number Street _____	Number Street _____		
City State ZIP Code City _____ State _____ ZIP Code _____			

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?** No Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site _____	Governmental unit _____		_____
Number Street _____	Number Street _____		
City State ZIP Code City _____ State _____ ZIP Code _____			
City State ZIP Code City _____ State _____ ZIP Code _____			

**25. Have you notified any governmental unit of any release of hazardous material?**

- No  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site _____	Governmental unit _____	_____
Number Street _____	Number Street _____	
City _____	State _____ ZIP Code _____	
City _____	State _____ ZIP Code _____	

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- No  
 Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title _____	_____	<input type="checkbox"/> Pending
Court Name _____	_____	<input type="checkbox"/> On appeal
Number Street _____	_____	<input type="checkbox"/> Concluded
Case number _____	City _____ State _____ ZIP Code _____	

**Part 11: Give Details About Your Business or Connections to Any Business****27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Business Name _____  Number Street _____  City _____ State _____ ZIP Code _____	Describe the nature of the business _____  Name of accountant or bookkeeper _____  Describe the nature of the business _____  Name of accountant or bookkeeper _____  From _____ To _____	Employer Identification number Do not include Social Security number or ITIN.  EIN: _____  Dates business existed _____  From _____ To _____
Business Name _____  Number Street _____  City _____ State _____ ZIP Code _____	Employer Identification number Do not include Social Security number or ITIN.  EIN: _____  Dates business existed _____  From _____ To _____	

Debtor 1 **Lawrence Lee Adams**  
First Name Middle Name Last Name

Case number (*if known*) **3:22-bk-30996**

Business Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Describe the nature of the business**

**Employer identification number**  
**Do not include Social Security number or ITIN.**

**EIN:** \_\_\_\_\_

**Name of accountant or bookkeeper**

**Dates business existed**

**From** \_\_\_\_\_ **To** \_\_\_\_\_

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

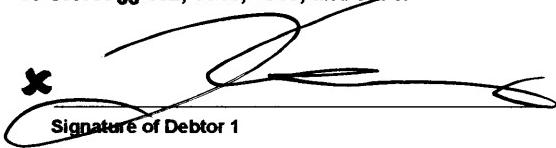
- No  
 Yes. Fill in the details below.

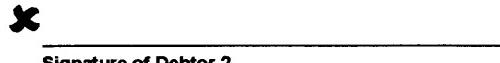
**Date issued**

Name \_\_\_\_\_ MM / DD / YYYY \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
**Signature of Debtor 1**

  
**Signature of Debtor 2**

Date **08/04/2022**

Date \_\_\_\_\_

**Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?**

- No  
 Yes

**Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?**

- No

Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Lawrence Lee Adams		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Southern District of Ohio			
Case number 3:22-bk-30996 (if known)			

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
3. The commitment period is 3 years.
4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 122C-1

# Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

### Part 1: Calculate Your Average Monthly Income

#### 1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 6,853.98	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm  Gross receipts (before all deductions) <span style="float: right;">Debtor 1      Debtor 2</span> \$ 0.00      \$ 0.00  Ordinary and necessary operating expenses <span style="float: right;">Debtor 1      Debtor 2</span> -\$ 0.00      -\$ 0.00  Net monthly income from a business, profession, or farm <span style="float: right;">Copy here →      \$ 0.00      \$ 0.00</span> \$ 0.00      \$ 0.00		
6. Net income from rental and other real property  Gross receipts (before all deductions) <span style="float: right;">Debtor 1      Debtor 2</span> \$ 0.00      \$ 0.00  Ordinary and necessary operating expenses <span style="float: right;">Debtor 1      Debtor 2</span> -\$ 0.00      -\$ 0.00  Net monthly income from rental or other real property <span style="float: right;">Copy here →      \$ 0.00      \$ 0.00</span> \$ 0.00      \$ 0.00		

	<i>Column A</i> Debtor 1	<i>Column B</i> Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00
8. Unemployment compensation	\$ 0.00	\$ 0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \_\_\_\_\_

For you ..... \$ 0.00  
For your spouse ..... \$ 0.00

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

66 0.00 66 0.00

**10. Income from all other sources not listed above.** Specify the source and amount.  
Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

### **Podcast Sound Editor - Self employed (freelance work)**

\$ 500.00 \$ 0.00

\$ 0.00 \$ 0.00

**+ \$ 0.00 + \$ 0.00**

**11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 7,353.98 + \$ 0.00 = \$ 7,353.98

**Total average monthly income**

## **Part 2: Determine How to Measure Your Deductions from Income**

12. Copy your total average monthly income from line 11. .... \$ 7,353.98

**13. Calculate the marital adjustment. Check one:**

- You are not married. Fill in 0 below.
  - You are married and your spouse is filing with you. Fill in 0 below.
  - You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

---

---

---

\$ 0.00  
\$ 0.00  
+\$ 0.00

**Copy here ➔**

— 7,353.98

14. Your current monthly income. Subtract the total in line 13 from line 12.

\$ 7,353.98

**15. Calculate your current monthly income for the year. Follow these steps:**15a. Copy line 14 here ➔ ..... \$ 7,353.98Multiply line 15a by 12 (the number of months in a year). x 1215b. The result is your current monthly income for the year for this part of the form. \$ 88,247.76**16. Calculate the median family income that applies to you. Follow these steps:**16a. Fill in the state in which you live. OH16b. Fill in the number of people in your household. 716c. Fill in the median family income for your state and size of household. \$ 130,393.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income* (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**18. Copy your total average monthly income from line 11. \$ 7,353.98

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. — \$ 0.0019b. Subtract line 19a from line 18. \$ 7,353.98**20. Calculate your current monthly income for the year. Follow these steps:**20a. Copy line 19b. \$ 7,353.98Multiply by 12 (the number of months in a year). x 1220b. The result is your current monthly income for the year for this part of the form. \$ 88,247.7620c. Copy the median family income for your state and size of household from line 16c. \$ 130,393.00**21. How do the lines compare?**21a.  Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.21b.  Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

Debtor 1 **Lawrence Lee Adams**  
First Name Middle Name Last Name

Case number (*if known*) **3:22-bk-30996**

**Part 4: Sign Below**

By signing here, under ~~penalty of perjury~~ I declare that the information on this statement and in any attachments is true and correct.

**X**

Signature of Debtor 1

**X**

Signature of Debtor 2

Date **08/03/2022**

MM / DD / YYYY

Date \_\_\_\_\_

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.